



Patent
Attorney Docket No. 032668-026 AF

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel Ian Flitcroft et al.

Application No.: 09/665,574

Filing Date: September 18, 2000

Title: CREDIT CARD SYSTEM AND METHOD

Group Art Unit: 3627

Examiner: MICHAEL A. CUFF

Confirmation No.: 6529

RECEIVE

NOV 2 2004

GROUP 3600

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

All finally rejected claims in the decision of the Primary Examiner dated July 29, 2004 are hereby appealed to the Board of Patent Appeals and Interferences.

- The appeal fee was previously paid on _____ . Therefore, no Appeal fee is now required.
- Enclosed is the Appeal fee of: \$170.00 (2401) \$340.00 (1401)
- Charge _____ to Deposit Account No. 02-4800 for the fee due.
- A check in the amount of \$ 340.00 is enclosed for the fee due.
- Charge _____ to credit card. Form PTO-2038 is attached.
- A Petition for Extension of Time is enclosed.
- Small entity status is hereby claimed.

The Director is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

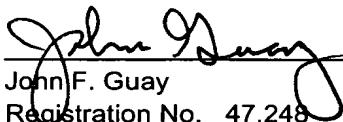
Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404
Alexandria, Virginia 22313-1404
(703) 836-6620

Date: October 28, 2004

By


John F. Guay
Registration No. 47,248

10/29/2004 SDENB0B1 00000003 09665574

01 FC:2401

170.00 OP